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2 Law Offices of Peter G. Macaluso
3 Peter G. Macaluso #215730
4 7230 South Land Park Drive #127
5 Sacramento, CA 95831
6 916-392-6591
7 916-392-6590 Facsimile

8 Attorney for Debtor

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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF CALIFORNIA
SACRAMENTO

IN THE MATTER OF: CASE NO. 24-24597-A-13C

Spikes, Ayanna U.
SS#XXX-XX-7529

DOCKET CONTROL #: PGM-1
DATE: April 15, 2025
TIME: 9:00 a.m.
DEPT#: A Courtroom 28
Honorable Judge Clement

Debtor /

REPLY OF DEBTOR TO OBJECTION TO CONFIRMATION

COMES NOW DEBTOR, Ayanna U. Spikes, by and through her
attorney of record, Peter G. Macaluso, and replies to the
Objection to Confirmation filed by the Chapter 13 Trustee.
Debtor responds as follows:

The unsecured claims encompass student loans that Counsel is
informed and believes are in deferment and should be classed as
Class 4.

The failure to include the Exhibit was inadvertent.

AS SUCH, the plan as proposed is not ready for confirmation.

Dated: April 8, 2025

/s/ Peter G. Macaluso
Peter G. Macaluso, Attorney at Law